Case 18-15584 Doc 1 Filed 05/30/18 Entered 05/30/18 16:44:54 Desc Main

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Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under:  Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

### **Official Form 101**

### **Voluntary Petition for Individuals Filing for Bankruptcy**

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	It 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your	Blake	
	government-issued picture identification (for example,	First name	First name
	your driver's license or	Conrad Middle name	Middle name
	passport).	Born	widdle name
	Bring your picture	Last name	Last name
	identification to your meeting with the trustee.	Sr.	
	war are addice.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8	First name	First name
	years		
	Include your married or maiden names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		rirst name	rirst name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of	0044	
	your Social Security number or federal	xxx - xx - <u>0841</u>	XXX - XX
	Individual Taxpayer	OR	OR
	Identification number	<b>9</b> xx - xx	9xx - xx
		<b>5</b> ^^ - ^^	<b>-</b>

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Document Blake Conrad Debtor 1 Case Number (if known) \_

About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):	
Business name  Business name  EIN  EIN	I have not used any business names or EINs.  Business name  Business name  EIN  EIN	
1272 Green Bay Ave Number Street	If Debtor 2 lives at a different address:  Number Street	
Calumet City  City  State  ZIP Code  COOK  County  If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	City State ZIP Code  County  If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.	
Number Street  P.O. Box  City State ZIP Code	Number Street  P.O. Box  City State ZIP Code	
Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. § 1408	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. § 1408	
	Business name  Business name  EIN  1272 Green Bay Ave  Number Street  Calumet City IL 60409 City State ZIP Code  COOK County  If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.  Number Street  P.O. Box  City State ZIP Code  Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	

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Case Number (if known) \_

Debtor 1 Blake Conrad Document Born Page 3 of 5

Pa	Tell the Court About Your	Bankruptcy Case		
7.	The chapter of the Bankruptcy Code you are choosing to file under	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.  Chapter 7  Chapter 11  Chapter 12  Chapter 13		
8.	How you will pay the fee	I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.  I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A).  I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition.		
9.	Have you filed for bankruptcy within the last 8 years?	■ No           Yes. District         None         When Case Number		
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business parter, or by affiliate?	■ No  Yes. Debtor Relationship to you District When Case Number, if known  MM / DD / YYYYY  Debtor Relationship to you District When Case Number, if known  MM / DD / YYYY		
11.	Do you rent your residence?	<ul> <li>No. Go to line 12</li> <li>Yes. Has your landlord obtained an eviction judgment against you?</li> <li>No. Go to line 12.</li> <li>Yes. Fill out <i>Initial Statement About an Eviction Judgment Against You</i> (Form 101A) and file it with this bankruptcy petition.</li> </ul>		

	Case 18-1558	4 Doc			Desc Main
Debto	r 1 Blake	Conrad	Documen Born	t Page 4 of 57 Case Number (if known)	
	First Name	Middle Name	Last Name		
Par	t 3: Report About Any Busine	esses You Ow	n as a Sole Proprietor		
12.	Are you a sole proprietor of any full- or part-time business?  A sole proprietorship is a	■ No. □ Yes.	Go to Part 4.  Name and location of bus	siness	
	business you operate as an individual, and is not a separate legal entity such as		Name of business, if any		
	a corporation, partnerhsip, or LLC.  If you have more than one sole proprietorship, use a separate sheed and attach it		Number Street		
	to this petition.		City	State	Zip Code
			Check the appropriate bo	ox to describe your business:	
			☐ Health Care Busine	ss (as defined in 11 U.S.C. § 101(27A))	
			☐ Single Asset Real E	Estate (as defined in 11 U.S.C. § 101(51B))	
			_	ined in 11 U.S.C. § 101(53A))	
			☐ None of the above	(as defined in 11 U.S.C. § 101(6))	
			☐ Notile of the above		
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a <i>small business</i>	<i>appropria</i> balance s	te deadlines. If you indicate the deadlines if you indicate the deadlines in the deadlines. If you indicate the deadlines in	e court must know whether you are a small business of that you are a small business debtor, you must attachns, cash-flow statement, and federal income tax return occdure in 11 U.S.C. § 1116(1)(B).	your most recent
	debtor? For a definition of small	No. I	am not filing under Chapte	er 11.	
	business debtor, see 11 U.S.C. § 101(51D).		am filing under Chapter 11 the Bankruptcy Code.	l, but I am NOT a small business debtor according to the	ne definition in
		Yes.	l am filing under Chapter 1 Bankruptcy Code.	1 and I am a small business debtor according to the de	finition in the
Par	t 4: Report if You Own or Ha	ve Any Hazard	ous Property or Any Proper	ty That Needs Immediate Attention	
14.	Do you own or have any property that poses or is alleged to pose a threat of imminent and indentifiable hazard to	No.	What is the hazard?		
	public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		If immediate attention is ne	eeded, why is it needed?	
			Where is the property?	Number Street	

City

State

ZIP Code

Conrad

Document

Debtor 1

Blake

Case Number (if known)

Part 5:

**Explain Your Efforts to R** 

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

> If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
You must check one:	You must check one:
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.	☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.	Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.	☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.
Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.	Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.
I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.	I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.
To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.	To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.
Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.  Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.  Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

credit counseling because of: Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or

through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

I am not required to receive a briefing about

credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making

rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 Blake Conrad Document Born Page 6 of 57

Case Number (if known)

Pa	Answer These Questions	for Reporting Purposes			
16.	What kind of debts do you have?		consumer debts? Consumer debts are deprimarily for a personal, family, or household		
			business debts? Business debts are debt strengther through the operation of the business	-	
		No. Go to line 16c. Yes. Go to line 17.			
		_	we that are not consumer debts or business	debts.	
17.	Are you filing under Chapter 7?	☐ No. I am not filing under Ch	napter 7. Go to line 18.		
	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?		er 7. Do you estimate that after any exempt per are paid that funds will be available to distri		
18.	How many creditors do	■ 1-49	☐ 1,000-5,000	☐ 25,001-50,000 ☐ 50,001,100,000	
	you estimate that you owe?	☐ 50-99 ☐ 100-199 ☐ 200-999	☐ 5,001-10,000 ☐ 10,001-25,000	☐ 50,001-100,000 ☐ More than 100,000	
19.	How much do you estimate your assets to be worth?	■ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion ☐More than \$50 billion	
20.	How much do you estimate your liabilities to be?	■ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion  More than \$50 billion	
Pa	Sign Below				
For	you	I have examined this petition, and correct.	I declare under penalty of perjury that the info	ormation provided is true and	
			ter 7, I am aware that I may proceed, if eligible inderstand the relief available under each chap	The state of the s	
		, .	did not pay or agree to pay someone who is dread the notice required by 11 U.S.C. § 342	·	
		I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.			
I understand making a false statement, concealing property, or obtaining money or property with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years 18 U.S.C. §§ 152, 1341, 1519, and 3571.					
		/s/ Blake Conrad Born Signature of Debtor 1		ature of Debtor 2	
		Executed on05/30/2018		uted on	

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Debtor 1	Blake	Conrad	Born	Case Number (if known)
	First Name	Middle Name	Last Name	

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

✗ /s/ Jon Kurt Clasing	Date	Date: 05/3	0/2018
Signature of Attorney for Debtor	Bate	MM / DD / Y	YYY
Jon Kurt Clasing			
Printed name			
Geraci Law L.L.C.			
Firm name			
55 E. Monroe St., #3400			
Number Street			
Chicago	IL	60603	
Chicago City	IL State	60603 ZIP Code	_
<del></del>		ZIP Code	ueracilaw.con
City 242, 232, 4800	State	ZIP Code	

Fill in this in	formation to ider	ntify your case:		
Debtor 1	Blake	Conrad	Born	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of	ILLINOIS (State)	
Case Number (If known)	·			

## Official Form 106Sum

#### **Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

our original forms, you must fill out a new <i>Summary</i> and check the box at the top of this page.	
Part 1: Summarize Your Assets	
	<b>Your assets</b> Value of what you own
Schedule A/B: Property (Official Form 106A/B)     1a. Copy line 55, Total real estate, from Schedule A/B	<u> </u>
1b. Copy line 62, Total personal property, from Schedule A/B	\$ 2,278
16. Sopy line 32, Total personal property, Ironi Schedule 745	
1c. Copy line 63, Total of all property on Schedule A/B	\$ 2,278
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	<u>\$0</u>
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$18,371
Part 3: Summarize Your Liabilities	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$2,360.93
5. Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$2,290.00

Document Blake Conrad Case Number (if known) \_ Debtor 1 First Name Middle Name Last Name

Part 4:	Answer These Questions for Administrative and Statistical Records					
_	6. Are you filing for bankruptcy under Chapter 7, 11 or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.  Yes					
Your famil	7. What kind of debt do you have?  Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.  Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.					
	8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.  \$ 2,513.33					
	e following special categories of claims from Part 4, line 6 of <i>Schedule E/F</i> :  art 4 of Schedule E/F, copy the following:	Total claim				
	estic support obligations (Copy line 6a.)	\$_0.00				
9b. Taxe	s and certain other debts you owe the government. (Copy line 6b.)	\$_0.00				
9c. Clain	ns for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00				
9d. Stud	ent loans. (Copy line 6f.)	\$_5,932.00				
9e. Oblig priority c						
9f. Debt	s to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00				
9g. <b>Tota</b>	9g. <b>Total</b> . Add lines 9a through 9f. \$_5,932.00					

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Fill in this in	formation to ider	ntify your case and this fili		0 of 57	J. 1.10 1 20	oo mam.	
Debtor 1	Blake	Conrad	Born				
	First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> Distric					
Case Number			(State)		[	Check if this is an	
(If known)						amended filing	
Official F	<u>orm 106A</u>	<u>/B</u>					
Schedul	e A/B: Pr	operty				12	/15
esponsible for ages, write you part to the second of the s	supplying corrections and case supplying case ur name and case supplying the case of the c	ct information. If more spa e number (if known). Answ sidence, Building, Land, or O gal or equitable interest in	ice is needed, attach a separa ver every question. Other Real Esate You Own or Ha any residence, building, land	I, or similar property?	· ·		
	-	-	our entries fro Part 1, includi	ng any entries for pages	>	\$1	0.00
	Describe Your Vel						,,,,,
Part 2:	Describe Four Ver	licies					
No. Yes.  No. Yes.  No. Yes.  No. Yes.	Describe Make: Model: Year: Approximate Milea Other information: 2005 Chevrolet Tr 169,000 miles.  t, aircraft, motor Boats, trailers, motor Describe	railBlazer with over homes, ATVs and other recors, personal watercraft, fishing	Who has an interest in the Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor  Check if this is comm instructions)  creational vehicles, other veh vessels, snowmobiles, motorcycle	ly s and another unity property (see icles, and accessories accessories	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> aims Secured by Property  Current value of the portion you own?  00 \$ 95	3.00
			our entries fro Part 2, includi	ng any entries for pages >		\$ 9	53.00
		sonal and Household Items					
	r have any legal o	or equitable interest in any	of the following items?			Current value of the portion you own? Do not deduct secured clair or exemptions	ns
Examples:		nishings urniture, linens, china, kitchenw	vare				
Yes.	Describe	Furniture, linens, small appliar	nces, table & chairs, bedroom set		\$700	\$70	0.00

Official Form 106A/B Record # 787104 Schedule A/B: Property Page 1 of 6

Blake

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First Name Middle Name Document Last Name

07.	Electronics		dies audie vides stores and digital equipment computers printers accorders music			
			dios; audio, video, stereo, and digital equipment; computers, printers, scanners; music including cell phones, cameras, media players, games			
	No.	0.000.00 007.000	modeling con provide, carried a payore, games			
	Yes.	Describe				
	. 00.	D00011D0	Flat screen TV, computer, printer, music collection, cell phone \$400			
					\$	400.00
08.	Collectible	s of value				
			ines; paintings, prints, or other artwork; books, pictures, or other art objects;			
		, or baseball card	collections; other collections, memorabilia, collectibles			
	No.					
	Yes.	Describe				0.00
	F		Labelia.		\$	0.00
09.		for sports and				
			nic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes nusical instruments			
	No.	,,,, .				
	Yes.	Describe				
	1 03.	Describe			\$	0.00
10.	Firearms				·	
	Examples:	Pistols, rifles, shot	guns, ammunition, and related equipment			
	No.					
	Yes.	Describe				
					\$	0.00
11.	Clothes					
	Examples:	Everyday clothes,	furs, leather coats, designer wear, shoes, accessories			
	No.					
	Yes.	Describe				
			Everyday clothes, shoes, accessories \$100			
					\$	100.00
12.	Jewelry					
		Everyday jewelry,	costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,			
	gold, silver					
	No.					
	Yes.	Describe	Curada invola, sadan invola.			
			Everyday jewelry, costume jewelry \$100		\$	100.00
12	Non-farm a	nimale			Ψ	100.00
		Dogs, cats, birds, l	horses			
	No.	9-,,,				
	Yes.	Describe				
	163.	Describe			\$	0.00
14.	Any other	personal and he	busehold items you did not already list, including any health aids you did not list		<b>-</b>	
	No.	,	, , , , ,			
	Yes.	Describe				
	163.	Describe			\$	0.00
15	Add the do	llar value of all	of your entries from Part 3, including any entries for pages you have attached	r	Ψ	
			per here			\$1,300.00
	IOI Part 3.	write that numb	er nere			
	Part 4:	escribe Your Fir	nancial Assets			
	OHE -V					
Do	you own or	have any legal	or equitable interest in any of the following?	Curre	ent value o	of the
				-	on you ow	
						cured claims
40	Ozzk			or exe	mptions	
16.	Cash	Money you have in	a your wallet in your home in a safe denosit how and on hand when you file your netition			
		woney you nave if	n your wallet, in your home, in a safe deposit box, and on hand when you file your petition			
	No.	D				
	Yes.	Describe			٠	0.00
					\$	0.00

Blake

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Desc Main

First Name

Middle Name

Document Last Name

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17.	Deposits o	f money				
	Examples:	Checking, saving	s, or other financial accounts; certif	icates of deposit; shares in credit unions, brokerage houses,		
	and other s	imilar institutions.	If you have multiple accounts with	the same institution, list each.		
	No.					
	Yes.	Dogoribo	Account Type:	Institution name:		
	res.	Describe	- · · · · · · · · · · · · · · · · · · ·	Pre-Paid Debit Card	•	25.00
			Other financial account	Pre-Paid Debit Card		25.00
					\$	25.00
18.	Bonds, mu	tual funds, or	publicly traded stocks			
			stment accounts with brokerage firm	ns. money market accounts		
	No.			·, · · · <b>,</b> · · · · · · · · · · · · · · · · · · ·		
	<b>—</b> 100.					
	Yes.	Describe	Institution or issuer name:			
					\$	0.00
19.	Non-public	ly traded stoci	k and interests in incorporate	d and unincorporated businesses, including an interest in		
	No.					
	=		Name of Earth and Daniel	f Ownership		
	Yes.	Describe	Name of Entity and Percent	of Ownership:		
					\$	<u> </u>
20.	Governme	nt and corpora	te bonds and other negotiabl	e and non-negotiable instruments		
	Negotiable	instruments inclu	de personal checks, cashiers' chec	ks, promissory notes, and money orders.		
	-			meone by signing or delivering them.		
	No.		ŕ	, , ,		
	=					
	Yes.	Describe	Issuer name:			
					\$	0.00
21.	Retirement	or pension ac	counts			
	Examples:	Interests in IRA, E	ERISA, Keogh, 401(k), 403(b), thrift	savings accounts, or other pension or profit-sharing plans		
	No.					
	=	December	Tune of account and Institution	on name:		
	Yes.	Describe	Type of account and Institution	on name.		
					\$	0.00
22.	Security de	posits and pre	epayments			
	Your share	of all unused dep	osits you have made so that you m	nay continue service or use from a company		
	Examples:	Agreements with	landlords, prepaid rent, public utiliti	es (electric, gas, water), telecommunications		
	No.					
	Yes.	Describe	Institution name or individual	•		
	1 63.	Describe	monation name of marriada	•	•	0.00
					\$	0.00
23.	Annuities (	A contract for	a periodic payment of money	to you, either for life or for a number of years)		
	No.					
	Yes.	Describe	Issuer name and description			
		Describe	issue: name and assurption		¢	0.00
٠.					₽	<u> </u>
24.				ied ABLE program, or under a qualified state tuition program.		
	26 U.S.C. §	§ 530(b)(1), 529A	A(b), and 529(b)(1).			
	No.					
	TYes.	Describe	Institution name and descript	ion. Separately file the records of any interests.11 U.S.C. § 521(c):		
		D00011D0		, , , , , , , , , , , , , , , , , , ,	¢	0.00
25	Tweete en	itable ov fotou	- interests in meanants / (ather	then envithing listed in line (1) and visite as necessary	\$	<u></u>
25.	Trusts, equ	illable or futur	e interests in property (other	than anything listed in line 1), and rights or powers		
	No.					
	Yes.	Describe				
	_				•	0.00
26	Datonte co	nuriabte trad	marke trade ecerate and at	per intellectual property		
20.			emarks, trade secrets, and ot			
		internet domain n	ames, websites, proceeds from roy	raities and licensing agreements		
	No.					
	Yes.	Describe				
	_				\$	0.00
27	Licanese 4	ranchiese and	l other general intangibles			
۷1.				posiation holdings, liquor liconoco, professional liconoco		
		bulluling permits,	exclusive licelises, cooperative ass	ociation holdings, liquor licenses, professional licenses		
	No.					
	Yes.	Describe				
					\$	0.00

Blake

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Мо	oney or property owed to you?	Current value of the portion you own?  Do not deduct secured claims or exemptions
28.	. Tax refunds owed to you	
	No.  Yes. Describe	\$ 0.00
29.	Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement No.	
	Yes. Describe	\$ 0.00
30.	Other amounts someone owes you  Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else  No.	
	Yes. Describe	\$0.00
31.	<ul> <li>Interest in insurance policies</li> <li>Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance</li> <li>No.</li> <li>Company Name &amp; Beneficiary:</li> </ul>	
	Yes. Describe	\$0.00
32.	Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No.	
	Yes. Describe	\$ 0.00
33.	Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue	
	Yes. Describe	\$0.00
34.	Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights  No.	
	Yes. Describe	\$ 0.00
35.	. Any financial assets you did not already list  No.	
	Yes. Describe	\$0.00
36.	Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached	
	for Part 4. Write that number here>	\$25.00
	Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.	_
37.	<ul> <li>Do you own or have any legal or equitable interest in any business-related property?</li> <li>No.</li> <li>Yes.</li> </ul>	
		Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable or commissions you already earned No.	
	Yes. Describe	\$0.00

Blake Debtor 1

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Document Page 14 of 57 yumber (if known) Case 18-15584 Doc 1 Desc Main 39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices Yes. Describe..... 0.00 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade Describe..... Yes. 0.00 41. Inventory No. Describe..... Yes. 0.00 42. Interests in partnerships or joint ventures No. Name of Entity and Percent of Ownership: Yes. Describe..... 0.00 43. Customer lists, mailing lists, or other compilations No. Yes. Describe..... 0.00 44. Any business-related property you did not already list Describe..... 0.00 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached \$ 0.00 Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Describe..... Yes 0.00 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe..... 0.00 48. Crops-either growing or harvested No. Yes. Describe..... 0.00 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe..... 0.00 50. Farm and fishing supplies, chemicals, and feed No. Yes. Describe..... 0.00 51. Any farm- and commercial fishing-related property you did not already list

0.00

\$0.00

No. Yes.

Describe.....

52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached

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Part 7. Describe All Property You Own or Have an Interest in That You Did Not List Al	pove	
53. Do you have other property of any kind you did not already list?  Examples: Season tickets, country club membership  No.		
Yes. Describe		\$0.00
54. Add the dollar value of all of your entries from Part 7. Write that number here	>	\$0.00
Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 0.00
56. Part 2: Total vehicles, line 5	\$ 953.00	
57. Part 3: Total personal and household items, line 15	\$ 1,300.00	
58. Part 4: Total financial assets, line 36	\$ 25.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property. Add lines 56 through 61	\$ 2,278.00	\$ 2,278.00
63. <b>Total of all property on Schedule A/B.</b> Add line 55 + line 62		\$2,278.00

Official Form 106A/B Schedule A/B: Property Page 6 of 6 Record # 787104

Fill in this in	Fill in this information to identify your case:					
Debtor 1	Blake	Conrad	Born			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for	the: <u>NORTHERN</u> District of	ILLINOIS(State)			
Case Number	r					
(If known)						

# Official Form 106C

#### Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

You are claiming state and federal nonbankruptcy exemptions . 11 U.S.C. § 522(b)(3)  You are claiming federal exemptions . 11 U.S.C. § 522(b)(2)								
For any proper	ty you list on <i>Schedule A/B</i> that yo	u claim as exempt, fill in t	the information below.					
•	on of the property and line on that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption				
		Copy the value from Schedule A/B	Check only one box for each exemption					
Brief description:	2005 Chevrolet TrailBlazer with over 169,000 miles.	\$953	\$_2,400	735 ILCS 5/12-1001(c)				
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit					
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	<sub>\$_</sub> 700	\$_700	735 ILCS 5/12-1001(b)				
Line from Schedule A/B:	<u>06</u>		100% of fair market value, up to any applicable statutory limit					
Brief description:	Flat screen TV, computer, printer, music collection, cell phone	\$_ 400	<b>\$</b> _400	735 ILCS 5/12-1001(b)				
Line from Schedule A/B:	<u>07</u>		100% of fair market value, up to any applicable statutory limit					
Brief description:	Everyday clothes, shoes, accessories	\$ <u> </u>	\$ <u>100</u>	735 ILCS 5/12-1001(a),(e)				
Line from Schedule A/B:	<u>11</u>		100% of fair market value, up to any applicable statutory limit					

Debtor 1 Blake

First Name

Conrad

Document

Page 17 of 57 Case Number (if known)

Middle Name

Last Name

	Part 2  Addit	ional Page				
	Brief description of the property and line on Schedule A/B that lists this property		Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow e	exemption
			Copy the value from Schedule A/B	Check only one box for each exemption		
	Brief description:	Everyday jewelry, costume jewelry	\$ <u>100</u>	\$ <u>100</u>	735 ILCS 5/12-1001(a),(e)	
	Line from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit		
	Brief description:	Other financial account, Pre-Paid Debit Card, 25.00	\$_ 25	\$25	735 ILCS 5/12-1001(b)	
	Line from Schedule A/B:	17		100% of fair market value, up to any applicable statutory limit		
3	Δre vou claimin	g a homestead exemption of more	than \$160 3752			
	(Subject to adjus	stment on 4/01/19 and every 3 years		on or after the date of adjustment .)		
	No.					
		acquire the property covered by the	e exemption within 1,215 d	days before you filed this case?		
	□No					
	Yes.					
0	fficial Form 106C	Record # 787104	Schedule C: T	he Property You Claim as Exempt		Page 2 of 2

				Filed 05/20/19			3 16:44:54	Desc Main	
Fill	l in this in	formation to ident	ify your case:		8	3 of 57			
De	ebtor 1	Blake	Conrad	Born					
		First Name	Middle Name	Last Name					
De	ebtor 2				-				
(Sp	ouse, if filing)	First Name	Middle Name	Last Name					
Un	ited States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _						
Ca	se Number			(State)				Check if this	s is an
(If	known)							amended fil	ing
Offi	cial F	orm 106D							
			rs Who Have Claim	s Secured by	Property	,			12/15
inform additio	nation. If nonal page o any cree No. Ch	nore space is need s, write your name ditors have claims	possible. If two married people ded, copy the Additional Page e and case number (if known). secured by your property? ubmit this form to the court with nation below.	, fill it out, number the	entries, and a	ttach it to this fo	rm. On the top of a	ny	
Pa	rt 1:	ist All Secured Cla	ims						_
2. I	List all sec	cured claims. If a	creditor has more than one sec	ured claim list the credit	tor separately		Column A	Column A	Column C
f	or each cl	aim. If more than	one creditor has a particular cla claims in alphabetical order acc	im, list the other creditor	rs in Part 2.		Amount of claim  Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any

Fill in	this information to		1 Filod 05/20/19	Entered 05/30/18 16:4 9 of 57	14:54	Desc Mair	1
Debto	<sub>r 1</sub> Blake	Conrad	Born				
	First Name	Middle Name	Last Name				
Debto	r 2						
(Spouse,	if filing) First Name	Middle Name	Last Name				
United	States Bankruptcy Co	urt for the: <u>NORTHERN</u> D	District of ILLINOIS				
			(State)			□ Check	if this is an
Case I	Number wn)					_	ed filing
		)				amend	ed illing
Officia	al Form 106	<u>)                                    </u>					
Sched	dule E/F: Cre	editors Who Have	e Unsecured Claims	•			12/15
A/B: Prop creditors needed, o	perty (Official Form with partially secur copy the Part you no y additional pages,	106A/B) and on Schedule red claims that are listed in	G: Executory Contracts and Une n Schedule D: Creditors Who Har entries in the boxes on the left. A number (if known).	a claim. Also list executory contracts expired Leases (Official Form 106G). I we Claims Secured by Property. If mo Attach the Continuation Page to this p	Do not inclu ore space is	ıde any	
1. <b>Do a</b>	ny creditors have p	riority unsecured claims a	gainst you?				
N	No. Go to Part 2.						
	′es.						
each nonp unse	claim listed, identify priority amounts. As a ccured claims, fill out	y what type of claim it is. If a much as possible, list the cl the Continuation Page of F	claim has both priority and nonpraims in alphabetical order accordi	secured claim, list the creditor separate iority amounts, list that claim here and ng to the creditor's name. If you have rolds a particular claim, list the other creduction booklet.)	show both p more than tw	oriority and vo priority	
				To	otal claim	Priority amount	Nonpriority amount
Dord O	List All of You	r NONPRIORITY Unsecured	Claims			amount	umoum
Part 2							
_		onpriority unsecured clain					
	√lo. You have nothin	g to report in this part. Sub	mit this form to the court with you	r other schedules.			
nonp inclu	oriority unsecured cla ded in Part 1. If more	aim, list the creditor separate	ely for each claim. For each claim	or who holds each claim. If a creditor listed, identify what type of claim it is. I itors in Part 3.If you have more than the	Do not list cla	aims already	
Щ.		0					Total claim
_ <del></del>	American Family Insureditor's Name	urance Company	Last 4 digits of account number				\$ <u>3,681.00</u>
	000 American Parkv	vay	When was the debt incurred?				
	lumber Street						
_			As of the date you file, the claim	is: Check all that apply.			
	Andinan	WI 53793 0004	Contingent				
-	Madison City	WI 53783-0001 State Zip Code	Unliquidated				
	o owes the debt? Che		Disputed				
	Debtor 1 only						
	Debtor 2 only		Type of NONPRIORITY unsecure	ed claim:			
_ =	Debtor 1 and Debtor 2	•	Student loans.				
_ =	At least one of the debt		Obligations arising out of a sepa				
	Check if this claim re community debt	elates to a	that you did not report as priority  Debts to pension or profit-sharing				
	he claim subject to o	ffest?		O p ,			
_ =	No Yes		Other. Specify Debt Owed				

დეcument Page 20 of 57 Blake Conrad Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page

After	listing any entries on this page, number them be	eginning with 4.4, followed by 4.5, and	so forth.	Total Claim
4.2	ATT U-Verse	Last 4 digits of account number	6349	<b>\$</b> 302.00
	Creditor's Name			
	10550 Deerwood Park Blvd	When was the debt incurred?	2017-2018	
	Number Street			
		As of the date you file, the claim is:	Check all that apply	
		Contingent	Shook all that apply.	
	Jacksonville FL 32256	= '		
	City State Zip Code	Unliquidated		
	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured cl	aim:	
	Debtor 1 and Debtor 2 only	Student loans.		
	At least one of the debtors and another	Obligations arising out of a separation	n agreement or divorce	
	Check if this claim relates to a	that you did not report as priority clair		
	community debt	Debts to pension or profit-sharing pla		
	Is the claim subject to offest?		no, and other ominal door	
	No	Other. Specify Collecting for Cre	editor	
	Yes	Other: Specify	<del>74.0.</del>	
4.2	Canital One Bank	Last 4 digits of account number		<b>\$</b> 750.00
4.3	Creditor's Name	Last 4 digits of account number	<del></del>	<u> </u>
	PO Box 60024	When was the debt incurred?	2017	
	Number Street			
	Number Silver			
		As of the date you file, the claim is:	Check all that apply.	
	City Of Industry CA 04746	Contingent		
	City Of Industry CA 91716	Unliquidated		
	City State Zip Code  Who owes the debt? Check one.	Disputed		
	Debtor 1 only	_		
		Time of NONDRIORITY are assembled	-1	
	Debtor 2 only	Type of NONPRIORITY unsecured cla	aim:	
	Debtor 1 and Debtor 2 only	Student loans.		
	At least one of the debtors and another	Obligations arising out of a separation		
	Check if this claim relates to a	that you did not report as priority clair		
	community debt	Debts to pension or profit-sharing pla	ns, and other similar debts	
	Is the claim subject to offest?			
	No	Other. Specify Credit Card or C	redit Use	
	∐Yes			
4.4	Comcast	Last 4 digits of account number	9407	\$ <u>212.00</u>
	Creditor's Name		2017-2018	
	800 Sw 39Th St	When was the debt incurred?		
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	Renton WA 98057	Unliquidated		
	City State Zip Code	Disputed		
	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured cl	aim:	
	Debtor 1 and Debtor 2 only	Student loans.		
	At least one of the debtors and another	Obligations arising out of a separation	n agreement or divorce	
	Check if this claim relates to a	that you did not report as priority clair	ns	
	community debt	Debts to pension or profit-sharing pla	ns, and other similar debts	
	Is the claim subject to offest?			
	No	Other. Specify Collecting for Cre	editor	
	T <sub>Vec</sub>			

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Page 21 of 57<sub>Case Number (if known)</sub> **Document** Blake Conrad Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page

After	listing any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.5	Comcast Cable	Last 4 digits of account number	\$ <u>500.00</u>
	Creditor's Name	When was the debt incurred? 2017	
	1701 John F. Kennedy Blvd	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Philadelphia PA 19103	Unliquidated	
	City State Zip Code  Who owes the debt? Check one.	Disputed	
	Debtor 1 only	Town (MONDPIODITY and Addition	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other. Specify Cable Bill	
	Yes	Other. Specify Cable Bill	
40	Credit ONE BANK N.A.	Last 4 digits of account number 4692	<b>\$</b> 703.00
4.6	Creditor's Name	Last 4 digits of account number	Ψ. τ σ σ σ σ σ
	2365 Northside Dr Ste 30	When was the debt incurred? 2016-2017	
	Number Street	<del></del>	
		As of the date you file, the claim is: Check all that apply.	
	San Diego CA 92108	Contingent	
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Unknown Credit Extension	
	Yes		
4.7	Credit ONE BANK NA	Last 4 digits of account numberNULL	\$ <u>0.00</u>
	Creditor's Name	2045 2040	
	Po Box 98875	When was the debt incurred? 2015-2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Las Vegas NV 89193	Unliquidated	
	City State Zip Code  Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
		Time of NONDRIORITY unaccount of the	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Out of the Credit Card or Credit Llea	
	Yes	Other. Specify Credit Card or Credit Use	

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After lis	sting any entries on this page, number them b	peginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.8	D Two Property Management LLC	Last 4 digits of account number	<b>\$</b> _2,934.00
	Creditor's Name	When was the debt incurred? 2017	
	2052 E 1400 N	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Attico IN 47019	Contingent	
	Attica IN 47918  City State Zip Code	Unliquidated	
W	/ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	s the claim subject to offest?		
	No	Other. Specify	
<u> </u>	Yes		<b>*</b> 500 00
4.9	Frontier Cable  Credited Name	Last 4 digits of account number	\$ <u>500.00</u>
	Creditor's Name 212 W Van Buren St	When was the debt incurred? 2017	
	Number Street		
	- Caron		
		As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60607	Contingent	
	City State Zip Code	Unliquidated	
W	/ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
Ļ	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Ļ	Debtor 1 and Debtor 2 only	Student loans.	
L	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
le	community debt the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	- Other Co W	
Ī	Yes	Other. Specify	
1.10	Jd byrider	Last 4 digits of account number	<b>\$</b> 1,000.00
. 10	Creditor's Name	Luci 4 digito oi doccum mumbor	<del>*</del>
	12802 Hamilton Crossing Blvd	When was the debt incurred? 2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Carmel IN 46032	Unliquidated	
,.	City State Zip Code	Disputed	
٧ <b>١</b>	/ho owes the debt? Check one.		
	Debtor 1 only	Time of MONDRIODITY unaccounted alains	
F	Debtor 2 only  Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim: Student loans.	
F	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Ļ		that you did not report as priority claims	
L	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	the claim subject to offest?		
	No	Other. Specify	
	Yes	<u> </u>	

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Your NONPRIORITY Unsecured Claims - Continuation Page

After I	isting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.11	Jennifer McQuen	Last 4 digits of account number	<b>\$</b> 0.00
	Creditor's Name	<u> </u>	
	12788 Elssworth St.	When was the debt incurred? 2017	
	Number Street		
		As of the date you file the claim in Charle all that apply	
		As of the date you file, the claim is: Check all that apply.	
	Crown Point IN 46307	Contingent	
	City State Zip Code	Unliquidated	
١ ١	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a community debt		
١,	Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
li	No	Tour on Auto Assidant	
	=	Other. Specify Auto Accident	
<u> </u>	Yes		<b>↑ F</b> 00 00
4.12	NIPSCO	Last 4 digits of account number	\$ <u>500.00</u>
	Creditor's Name	When was the debt incurred? 2017	
	PO Box 13007	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Merrillville IN 46411	Unliquidated	
١.	City State Zip Code	Disputed	
'	Who owes the debt? Check one.		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
1	s the claim subject to offest?		
	No	Other. Specify Utility Bills/Cellular Service	
	Yes		
4.13	PayPal Credit	Last 4 digits of account number	\$ 200.00
1.10	Creditor's Name	<u> </u>	
	PO Box 5138	When was the debt incurred? 2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Timonium MD 21094	Contingent	
	City State Zip Code	Unliquidated	
١ ،	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	<b>–</b>		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
Ι.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes		

Page 24 of 57<sub>Number (if known)</sub> **Document** Blake Conrad Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Secretary of State \$ 0.00 Last 4 digits of account number Creditor's Name 2701 S. Dirksen Pkwy. When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Springfield 62723 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Notice Only Yes T-Mobile \$ 1,000.00 Last 4 digits of account number 4.15 Creditor's Name 2017 PO Box 742596 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent OH 45274-2596 Cincinnati Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify \_\_\_Utility Bills/Cellular Service Yes 4.16 US DEPT OF ED/GSL/ATL 4288 \$ 2,544.00 Last 4 digits of account number Creditor's Name 2014-2016 When was the debt incurred? Po Box 4222 Number As of the date you file, the claim is: Check all that apply. Contingent Iowa City 52244 Unliquidated State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Interest keeps running on most Debtor 1 and Debtor 2 only non-dischargeable debts including student loans, Obligations arising out of a separation agreement or divorce At least one of the debtors and another and other educational debts. You may owe more that you did not report as priority claims Check if this claim relates to a after the case is over than you did before filing. community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify \_ Yes

Official Form 106E/F

Doc 1 Filed 05/30/18 Entered 05/30/18 16:44:54 Desc Main Case 18-15584 Page 25 of 57 Number (if known) **Document** Blake Conrad Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** 

4.17	U S DEPT OF ED/GSL/ATL	Last 4 digits of account number	4295	\$ <u>3,388.00</u>
	Creditor's Name Po Box 4222	When was the debt incurred?	2014-2016	
	Number Street	As of the date you file, the claim is:	Check all that apply.	
	lowa City IA 52244	Contingent Unliquidated		
	City State Zip Code  Who owes the debt? Check one.	Disputed		
	Debtor 1 only	T ( NONDRIODITY	Leton	
	Debtor 2 only  Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured of Student loans.	iaim:	Interest keeps running on most
	At least one of the debtors and another	Obligations arising out of a separation	-	non-dischargeable debts including student loans, and other educational debts. You may owe more
	Check if this claim relates to a community debt Is the claim subject to offest?	that you did not report as priority cla  Debts to pension or profit-sharing pl	after the case is over than you did before filing.	
	No Yes	Other. Specify		
4.18	Zzounds Music LLC	Last 4 digits of account number	998D	<u>\$_157.00</u>
	Creditor's Name Po Box 3333  Number Street	When was the debt incurred?	2016-2017	
	Mankato MN 56002  City State Zip Code  Who owes the debt? Check one.	As of the date you file, the claim is:  Contingent Unliquidated Disputed	Check all that apply.	
	Debtor 1 only  Debtor 2 only	Type of NONPRIORITY unsecured o	laim:	
	Debtor 1 and Debtor 2 only	Student loans.		
	At least one of the debtors and another	Obligations arising out of a separation	-	
i	Check if this claim relates to a	that you did not report as priority cla	ims	
	Check if this claim relates to a community debt Is the claim subject to offest?	that you did not report as priority cla  Debts to pension or profit-sharing pl		

Schedule E/F: Creditors Who Have Unsecured Claims

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Page 26 of 57 Case Number (if known) **Document** Blake Conrad Debtor 1

List Others to Be Notified for a Debt That You Already Listed

5.	. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.							
	Clerk, First Mun Div, 2017-M1-011880		On which entry in Part 1 or Part 2 lis	st the original creditor?				
	Name 50 W. Washington St., Rm. 1001		Line1 of (Check one):	Part 1: Creditors with Priority Unsecured Claims				
	Number Street			Part 2: Creditors with Nonpriority Unsecured Claims				
		L 60602	Last 4 digits of account number					
	City State	zip Code						
	Leonard E. Newman, 2017-M1-011880		On which entry in Part 1 or Part 2 lis	st the original creditor?				
	77 W Washington St, Ste 1717		Line1 of (Check one):	Part 1: Creditors with Priority Unsecured Claims				
	Number Street			Part 2: Creditors with Nonpriority Unsecured Claims				
	Chicago IL	60602	Last 4 digits of account number					
	City State	Zip Code						
	Hoffman Luhman & Masson		On which entry in Part 1 or Part 2 lis	st the original creditor?				
	Name 200 Ferry St, Ste C		Line 8 of (Check one):	Part 1: Creditors with Priority Unsecured Claims				
	Number Street			Part 2: Creditors with Nonpriority Unsecured Claims				
	Lafayette I	— N 47901	Last 4 digits of account number					
	City State	Zip Code						
	Clerk, First Mun Div, 17M111880		On which entry in Part 1 or Part 2 lis	st the original creditor?				
	Name 50 W. Washington St., Rm. 1001		Line 11 of (Check one):	Part 1: Creditors with Priority Unsecured Claims				
Number Street Part 2: Creditors with Nonpriority Uns				Part 2: Creditors with Nonpriority Unsecured Claims				
	Chicago	 L 60602	Last 4 digits of account number					
	City State	Zip Code						

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Blake Debtor 1

**Document** 

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Conrad

Add the Amounts for Each Type of Unsecured Claim

	nounts of certain types of unsecured claims. This information is a ounts for each type of unsecured claim.	for statistical re	eporting purposes only. 28 U.S.C. §
			Total claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. <b>Other.</b> Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. <b>Total.</b> Add lines 6a through 6d.	6e.	\$0.00
			Total claim
Fotal claims	6f. Student loans	6f.	\$5,932.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. <b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$12,439.00
	6j. <b>Total.</b> Add lines 6f through 6i.	6j.	\$18,371.00

				-ilad NE/2N/19	Entor		6:44:54	Desc Main	
Fi	ll in this in	formation to iden	itify your case:			8 of 57			
D	ebtor 1	Blake	Conrad	Born	_				
n	ebtor 2	First Name	Middle Name	Last Name					
	pouse, if filing)	First Name	Middle Name	Last Name	-				
U	nited States	Bankruptcy Court fo	r the : <u>NORTHERN</u> District of _	<u>ILLINOIS</u>					
	ase Number			(State)				Check if this is amended filing	
Off	icial F	orm 106G				•			!
			ory Contracts and	Unexpired Lea	ises				12/15
Be as nfori addit	s complete mation. If n ional page:  Do you hav  No. Ch	and accurate as nore space is needs, write your name any executory each this box and s	possible. If two married peopleded, copy the additional page and case number (if known) contracts or unexpired leases' submit this form to the court with mation below even if the contract	e are filing together, bot , fill it out, number the e ? n your other schedules. Y	th are equal entries, and ou have no	attach it to this page. C	On the top of a	iny	
е		nt, vehicle lease,	or company with whom you ha cell phone). See the instruction						
			hom you have the contract or	lease		State what the co	ontract or lease	e is for	
2.1									
	Name				_				
	Number	Street			_				
	City		State Zip	Code	_				
2.2									
	Name				_				
	Number	Street							
	City		State Zip	Code	_				
2.3									
	Name				_				
	Number	Street			_				
	City		State Zip	Code	_				
2.4									
	Name				_				
	Number	Street							
	City		State Zip	Code	_				
2.5									
	Name				-				
	Number	Street			_				

State Zip Code

City

Fill in this in	formation to ide	entify your case:	
Debtor 1	Blake	Conrad	Born
	First Name	Middle Name	Last Name
Debtor 2	-		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court f	for the : <u>NORTHERN</u> District of _	ILLINOIS(State)
Case Number			— (State)
(If known)			

# Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any Additional Pages, write your name and case number (if known). Answer every question.								
1. <b>D</b>	Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)							
	■ No. □ Yes							
		<b>8 years, have you lived in a c</b> rnia, Idaho, Lousiiana, Nevada		• ,	nunity property states and territories include n, and Wisconsin.)			
	No. Go to I	ine 3.						
	Yes. Did yo	our spouse, former spouse, or	legal equivalent live with yo	ou at the time?				
	_	nwhich community state or ter	ritory did you live?	Fill	in the name and current address of that person.			
	Name of	your spouse, former spouse or legal equ	uivalent	<del></del> ,				
	Number	Street						
	City		State	Zip Code				
s	-	or Schedule G to fill out Colu			ficial Form 106G). Use Schedule D,  Column 2: The creditor to whom you owe the debt  Check all schedules that apply:			
3.1					Schedule D, line			
	Name				Schedule E/F, line			
	Number	Street			Schedule G, line			
	City		State	Zip Code				
3.2					Schedule D, line			
	Name				Schedule E/F, line			
	Number	Street			Schedule G, line			
	City		State	Zip Code				
3.3					Schedule D, line			
	Name				Schedule E/F, line			
	Number	Street			Schedule G, line			
	City		State	Zip Code				

Official Form 106H Record # 787104 Schedule H: Your Codebtors Page 1 of 1

Fill in this in	formation to ident	tify your case:	
Debtor 1	Blake	Conrad	Born
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the: NORTHERN DISTRICT O	OF ILLINOIS
	, ,	<del></del>	
(If known)			

Official Form 106I

MM / DD / YYYY

### **Schedule I: Your Income**

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	Tt 1: Describe Employment				
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed	ı	Employed  Not employed
	Include part-time, seasonal, or self-employed work.	Occupation	Driver		
	Occupation may Include student or homemaker, if it applies.	Employers name	Advacare		
		Employers address	2939 N Pulaski		
			Chicago, IL 60641		,
		How long employed there?	Since 5/1/2018		
Pa	rt 2: Give Details About Month	ly Income			
	spouse unless you are separated. If you or your non-filing spouse ha	he date you file this form. If you he ave more than one employer, combined, attach a separate sheet to this to	ine the information for a		, Ç
				For Debtor 1	For Debtor 2 or non-filing spouse
2.	List monthly gross wages, salary and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be			\$2,513.33	\$0.00
3.	3. Estimate and list monthly overtime pay.			\$0.00	\$0.00
4.	4. Calculate gross income. Add line 2 + line 3.			\$2,513.33	\$0.00

Official Form 106I Record # 787104 Schedule I: Your Income Page 1 of 2

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Case Number (if known) Document Blake Conrad Debtor 1 First Name Middle Name Last Name

			For Debtor 1	For Debtor 2 or non-filing spouse	
Co	py line 4 here	4.	\$2,513.33	\$0.00	
5. List a	Il payroll deductions:				
5a.	Tax, Medicare, and Social Security deductions	5a.	\$452.40	\$0.00	)
5b.	Mandatory contributions for retirement plans	5b.	\$0.00	\$0.00	) 
5c.	Voluntary contributions for retirement plans	5c.	\$0.00	\$0.00	)
5d.	Required repayments of retirement fund loans	5d.	\$0.00	\$0.00	)
5e.	Insurance	5e.	\$0.00	\$0.00	
5f.	Domestic support obligations	5f.	\$0.00	\$0.00	)
5g.	Union dues	5g.	\$0.00	\$0.00	)
5h.	Other deductions. Specify:	5h.	\$0.00	\$0.00	)
6. Add th	ne payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$452.40	\$0.00	
7. Calcul	late total monthly take-home pay. Subtract line 6 from line 4.	7.	\$2,060.93	\$0.00	1
8. List al	l other income regularly received:	_			-
8a.	Net income from rental property and from operating a business,				
	profession, or farm				
	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total				
	monthly net income.	8a.	\$0.00	\$0.00	
8b.	Interest and dividends	8b.	\$0.00	\$0.00	
8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00	\$ 0.00	
	dependent regularly receive	_			
	Include alimony, spousal support, child support, maintenance, divorce				
	settlement, and property settlement.				
8d.	Unemployment compensation	8d.	\$0.00	\$0.00	
8e.	Social Security	8e. 	\$300.00	\$0.00	
8f.	Other government assistance that you regularly receive	8f.	\$0.00	\$0.00	
	Include cash assistance and the value (if known) of any non-cash				
	assistance that you receive, such as food stamps (benefits under the				
	Supplemental Nutrition Assistance Program) or housing subsidies.				
	Specify:				
8g.		8g. —	\$0.00	\$0.00	
8h.	• • • • • • • • • • • • • • • • • • • •	8h. —	\$0.00	\$0.00	
9. <b>Ad</b>	d all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9	\$300.00	\$0.00	
10. <b>Ca</b> l	culate monthly income. Add line 7 + line 9.	10.	\$2,360.93 +	\$0.00	= \$2,360.93
Add	d the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	L	<del>+=,====</del>	Ψ0.00	1
Inc oth Do	Ite all other regular contributions to the expenses that you list in Schedul lude contributions from an unmarried partner, members of your household, yer friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are recify:	our dependen	,		11. \$0.00
12. <b>Ad</b>	d the amount in the last column of line 10 to the amount in line 11. The re	sult is the com	bined monthly income.		
	ite that amount on the Summary of Schedules and Statistical Summary of Co		es and Related Data, if it	t applies	12. <b>\$2,360.93</b>
13. <b>Do</b>	you expect an increase or decrease within the year after you file this forn No.	1?			
L ✓	Yes. Explain: Debtor will be starting a new job at Advacare Jun	e 11th. He w	vill make \$14 50 an h	our and work on	
	average 40 hours a week. Schedule I is reflective				

Fi	ll in this in	formation to identify yo	ur case:				
D	ebtor 1	Blake	Conrad	Born	Check if this is:		
_		First Name	Middle Name	Last Name	An amende	ŭ	
	ebtor 2 pouse, if filing)	First Name	Middle Name	Last Name	·	ent showing post of the following d	-petition chapter 13 ate:
U	nited States	Bankruptcy Court for the : _	NORTHERN DISTRICT C	F ILLINOIS_		<del></del>	
	ase Number				MM / DD / Y	YYYY	
					A separate	filing for Debtor	2 because Debtor 2
Off	<u>icial F</u>	<u>orm 106J</u>			☐ maintains a	separate house	hold.
Sc	hedul	e J: Your Ex <sub>l</sub>	penses				12/15
more every	space is r question.	needed, attach another s		= =	are equally responsible for supplyi ages, write your name and case num	=	
	s this a joi						
1. 1	X No. (	Go to line 2.  Does Debtor 2 live in a s  No.	separate household? t file a separate Schedul	e J.			
2.	Do you h	nave dependents?	No		Dependent's relationship to	Dependent's	Does dependent live
	Do not lis Debtor 2	et Debtor 1 and		this information for dent	Debtor 1 or Debtor 2	age	with you?
		ate the dependents'			Son	1	Yes
	names.						x No
							Yes
							X No Yes
							X No
							Yes
							X No
							Yes
3.	expense	expenses include s of people other than and your dependents?	X No Yes				
Pai	rt 2:	stimate Your Ongoing Mo	onthly Expenses				
expe	-	f a date after the bankru			m as a supplement in a Chapter 13 of the form	•	
	-	=	=	nce if you know the value Income (Official Form 106		Y	our expenses
					•		
4.		for the ground or lot.	xpenses for your resid	ence. Include first mortgag	e payments and	4.	\$600.00
	-	cluded in line 4:					
	4a. Re	al estate taxes				4a.	\$0.00
	4b. Pro	operty, homeowner's, or i	renter's insurance			4b.	\$0.00
	4c. Ho	me maintenance, repair,	and upkeep expenses			4c.	\$0.00
	4d. Ho	meowner's association o	r condominium dues			4d.	\$0.00

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Document Blake Conrad Debtor 1 Case Number (if known) \_

Last Name

Middle Name

First Name

			Your expense	s
5.	Additional Mortgage payments for your residence, such as home equity loans	5.		\$0.00
6.	Utilities:			
	6a. Electricity, heat, natural gas	6a.		\$0.00
	6b. Water, sewer, garbage collection	6b.		\$0.00
	6c. Telephone, cell phone, internet, satellite, and cable service	6c.		\$65.00
	6d. Other. Specify:	6d.	\$	0.00
7.	Food and housekeeping supplies	7.		\$600.00
8.	Childcare and children's education costs	8.		\$0.00
9.	Clothing, laundry, and dry cleaning	9.		\$160.00
10.	Personal care products and services	10.		\$85.00
11.	Medical and dental expenses	11.		\$100.00
12.	<b>Transportation.</b> Include gas, maintenance, bus or train fare.  Do not include car payments.	12.		\$350.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.		\$75.00
14.	Charitable contributions and religious donations	14.		\$0.00
15.	Insurance.			
	Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a.		\$0.00
	15b. Health insurance	15b.		\$0.00
	15c. Vehicle insurance	15c.		\$50.00
	15d. Other insurance. Specify:	15d.		\$0.00
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
	Specify:	16.		\$0.00
17.	Installment or lease payments:			
	17a. Car payments for Vehicle 1	17a.		\$0.00
	17b. Car payments for Vehicle 2	17b.		\$0.00
	17c. Other. Specify:	17c.		\$0.00
	17d. Other. Specify:	17d.		\$0.00
18.	Your payments of alimony, maintenance, and support that you did not report as deducted			
	from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.		\$0.00
19.	Other payments you make to support others who do not live with you.			
	Specify:	19.		\$0.00
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.			
	20a. Mortgages on other property	20a.		\$ 0.00
	20b. Real estate taxes	20b.	\$	0.00
	20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
	20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00

Page 2 of 3

Official Form 106J Record # 787104 Schedule J: Your Expenses Case 18-15584 Doc 1 Filed 05/30/18 Entered 05/30/18 16:44:54 Desc Main Document Page 34 of 57

Blake Debtor 1 Case Number (if known) \_ First Name Middle Name Last Name \$205.00 21. Other. Specify: Postage/Bank Fees (\$5.00), Diapers and wipes (\$200.00), 21. \$2,290.00 22.. Your monthly expense: Add lines 4 through 21. 22. The result is your monthly expenses. 23. Calculate your monthly net income. 23a. \$2,360.93 Copy line 12 (your comibined monthly income) from Schedule I. 23a. \$2,290.00 23b. Copy your monthly expenses from line 22 above. 23b.-\$70.93 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Yes. Explain Here:

Official Form 106J Record # 787104 Schedule J: Your Expenses Page 3 of 3

Fill in this in	nformation to iden	ntify your case:	
Debtor 1	Blake	Conrad	Born
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of	ILLINOIS_ (State)
Case Number (If known)	r		_

## Official Form 106 Dec

### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT	an attorney to help you fill out bankruptcy forms?
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read correct.	I the summary and schedules filed with this declaration and that they are true and
★ /s/ Blake Conrad Born, Sr.	×
Signature of Debtor 1	Signature of Debtor 2
Date	Date

			Scamen	dac 50 t
Fill in this in	nformation to ide	ntify your case:		
Debtor 1	Blake	Conrad	Born	
202101	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
11-7-10-1-	D. 1. 1. 0. 11	NODTHERN BUILD		
United States	Bankruptcy Court to	or the : <u>NORTHERN</u> District of _	(State)	
Case Number	r		_ ` ` ´	
(If known)				

# Official Form 107

#### Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

num	number (if known). Answer every question.							
Give Details About Your Marital Status and Where You Lived Before								
	01. What is your current marital status?							
	Married  Not married							
	- Communica							
02	02 During the last 3 years, have you lived anywhere other than where you live now?							
	No.							
	Yes. List all of the places you lived in the last 3 years. Do	not include where yo	u live now.					
	Debtor 1	Dates Debtor 1	Debtor 2:	Dates Debtor 2				
	Desitor 1	lived there	Desitor 2.	lived there				
03	Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington,							
	and Wisconsin.)  No.							
	Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).							
P	Explain the Sources of Your Income							
	•							

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Case Number (if known)

Born

First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$4,000 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, \$10,000 Wages, commissions, For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2017) Operating a business Operating a business Wages, commissions, \$10,000 Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2016) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Social Security \$300/month From January 1 of current year until the date you filed for bankruptcy: Social Security \$3,600 For last calendar year: (January 1 to December 31, 2017) Social Security \$3,600 For last calendar year: (January 1 to December 31, 2016)

Debtor 1

Blake

Conrad

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 Debtor 1
 Blake
 Conrad
 Born
 Case Number (if known)

 First Name
 Middle Name
 Last Name

	List Certain Payments You Made Before You	Filed for Bankruptcy			
06 🔏	Are either Debtor 1's or Debtor 2's debts primarily	consumer debts?			
[	No. Neither Debtor 1 nor Debtor 2 has primaril  "incurred by an individual primarily for a personal puring the 90 days before you filed for bank	sonal, family, or house	hold purpose."	· , ,	as
	No. Go to line 7.				
	Yes. List below each creditor to whom y total amount you paid that creditor. Do child support and alimony. Also, do not * Subject to adjustment on 4/01/19 and every 3 y	not include payments finclude payments to a	or domestic support ol n attorney for this bank	oligations, such as kruptcy case.	
l	Yes. <b>Debtor 1 or Debtor 2 or both have primar</b> During the 90 days before you filed for ban	-	ny creditor a total of \$6	600 or more?	
	No. Go to line 7.				
	Yes. List below each creditor to whom you creditor. Do not include payments for do alimony. Also, do not include payments	omestic support obliga	tions, such as child su		
		Dates of payments	Total amount paid	Amount you still	I owe Was this payment for
   	Within 1 year before you filed for bankruptcy, did you Insiders include your relatives; any general partners; corporations of which you are an officer, director, per agent, including one for a business you operate as a such as child support and alimony.  No.	relatives of any gener	al partners; partnershiper of 20% or more of th	os of which you are a gene neir voting securities; and a	ny managing
	—				
] ]	Yes. List all payments to an insider.	Dates of	Total amount	Amount you still	Reason for this navment
[	Yes. List all payments to an insider.	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
8 \ 8	Within 1 year before you filed for bankruptcy, did you an insider?	payment  u make any payments of	paid	owe	
8 \ 8	Within 1 year before you filed for bankruptcy, did you an insider? Include payments on debts guaranteed or cosigned t	payment  u make any payments of	paid	owe	
8 \ 8 I	Within 1 year before you filed for bankruptcy, did you an insider?	payment  u make any payments of	paid	owe	
8 \ 8 I	Within 1 year before you filed for bankruptcy, did you an insider? Include payments on debts guaranteed or cosigned to the No.	payment  u make any payments of	paid	owe	

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Dept	or 1	Diake	Conrad	DOIII	Case Number (If known)				
		First Name	Middle Name	Last Name					
09	List		uding personal injury case		ort action, or administrative proceeding? es, collection suits, paternity actions, support or o	custody			
	=	Yes. Fill in the details							
		res. I ili ili the details			-	20.0			
				Nature of the case	Court or agency	Status of the case			
		American Family Ins	surance Company	Contract	Cook C- 1st Municipal Division	Pending			
		VS Blake Born				On appeal			
		Case No. 2017-M1-	011880			Concluded			
						- <b>-</b> -			
10	Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?  Check all that apply and fill in the details below.								
		No. Go to line 11							
	П	Yes. Fill in the information	ation below.						
	_								
11			ou filed for bankruptcy, c ment because you owed	-	ank or financial institution, set off any amount	s from your accounts			
		No. Go to line 11							
	=	Yes. Fill in the information	ation helow						
12	_			a any of your property in the	naccassion of an assigned for the bonefit of ar	aditoro a			
12	cou	-	r, a custodian, or another		possession of an assignee for the benefit of cr	editors, a			
	=	Yes.							
	art 5	List Certain Gifts	and Contributions						
13	Wit	nin 2 years before yo	ou filed for bankruptcy, d	id you give any gifts with a to	tal value of more than \$600 per person?				
		No.							
	П	Yes. Fill in the details	for each gift.						
14	_		-	id you give any gifts or contr	butions with a total value of more than \$600 to	any charity?			
	_			you give any give or come		, c, :			
		No.							
		Yes. Fill in the details	for each gift.						
i	art 6	List Certain Loss	ses						
15		hin 1 year before you nbling?	ı filed for bankruptcy or s	since you filed for bankruptcy	r, did you lose anything because of theft, fire, o	other disaster, or			
		No.							
	П	Yes. Fill in the details	for each gift.						
	art 7	List Certain Payr	ments or Transfers						
16			· ·	d you or anyone else acting o g a bankruptcy petition?	n your behalf pay or transfer any property to a	nyone you			
	Incl	ude any attorneys, b	ankruptcy petition prepa	rers, or credit counseling ag	encies for services required in your bankruptcy	<i>(</i> .			
		No.							
		Yes. Fill in the details							

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Debtor 1 Blake Conrad Born Case Number (if known) \_\_\_\_\_\_\_

	Party Contact Info	Description and value of	any property transferred	Date pa	ayment Amount of payment sfer				
	Geraci Law L.L.C. 55 E. Monroe Street #3400 Chicago,IL 60603				\$800.00				
	Party Contact Info	Description and value of	any property transferred	Date pa	ayment Amount of payment				
	Hananwill Credit Counseling  115 N. Cross St.  Robinson, IL 62454	Credit Counseling Services		2018	\$25.00				
17	Within 1 year before you filed for bankruptcy promised to help you deal with your creditor Do not include any payment or transfer that a No.  Yes. Fill in the details.	s or to make payments to your cre		fer any property to a	anyone who				
18									
	Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)  No.  Yes. Fill in the details for each gift.								
20	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, or houses, pension funds, cooperatives, associated.	y, were any financial accounts or in	struments held in your n	-					
	Yes. Fill in the details.	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer				
21	Do you now have, or did you have within 1 y cash, or other valuables?  No.  Yes. Fill in the details.	ear before you filed for bankruptcy	, any safe deposit box or	other depository fo	or securities,				
		Who else had access to it?	Describe the conten	its	Do you still have it?				

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Debtor 1	Blake	Conrad	Born	Case Number (if known)		
	First Name	Middle Name	Last Name			
22 <b>H</b>	ave you stored property	in a storage unit o	or place other than your home within	I year before you filed for bankruptcy?		_
	No.					
-	Yes. Fill in the details.					
L	Tes. I ili ili tile detalls.		Who else has or had access to it?	Describe the contents	Do you still	
				2000.130 1110 00.1151110	have it?	
Par	Identify Property Y	ou Hold or Control	for Someone Else			
						_
	o you hold or control any or someone.	y property that so	neone else owns? Include any prope	rty you borrowed from, are storing for, or	hold in trust	
	_					
	No.					
L	Yes. Fill in the details.		When is the man of O	Describe the management	Walter	
			Where is the property?	Describe the property	Value	
Part	Give Details About	Environmental Info	ermation			
						_
For th	e purpose of Part 10, the	following definition	ons apply:			
■ Er	vironmental law means	any federal, state,	or local statute or regulation concern	ing pollution, contamination, releases of		
		-	_	water, groundwater, or other medium,		
in	cluding statutes or regul	ations controlling	the cleanup of these substances, was	stes, or material.		
■ Si	te means any location, fa	cility, or property	as defined under any environmental l	aw, whether you now own, operate, or uti	lize	
	or used to own, operate,			,,,,,,,		
			onmental law defines as a hazardous ntaminant, or similar term.	waste, nazardous substance, toxic		
	,	, , ,				
Repo	rt all notices, releases, ar	nd proceedings the	at you know about, regardless of whe	n they occurred.		
24 H	as any governmental uni	t notified you that	you may be liable or potentially liable	e under or in violation of an environmenta	ıl law?	
	_	•				
	No.					
L	Yes. Fill in the details.		Governmental unit	Environmental law, if you know it	Date of notice	
			Governmental unit	Liviloimentai iaw, ii you kilow it	Date of flotice	
25 <b>H</b>	ave you notified any gov	ernmental unit of	any release of hazardous material?			
	No.					
Ē	Yes. Fill in the details.					
			Governmental unit	Environmental law, if you know it	Date of notice	
26 H	ave you been a party in a	ny judicial or adm	ninistrative proceeding under any env	ironmental law? Include settlements and	orders.	
	No.					
	Yes. Fill in the details.					
			Court or agency	Nature of the case	Status of the case	
Part	111 Give Details About	Your Business or C	onnections to Any Business			
27 <b>y</b>	/ithin 4 years before you	filed for bankrupt	cy, did you own a business or have a	ny of the following connections to any but	siness?	
		-	a trade, profession, or other activity,			
	<b>=</b> ' '		iny (LLC) or limited liability partnersh	•		
	A partner in a partr		, (===, =:	·F ( )		
	= '	-	cutive of a corporation			
	<u> </u>		·			
	An owner or at leas	t 3/6 of the voting	or equity securities of a corporation			
	No. None of the above	applies. Go to Par	t 12.			
Ī			the details below for each business.			
_		-				

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Debtor 1	Blake	Conrad	Born	Case Number (if known)
	First Name	Middle Name	Last Name	
	hin 2 years before y		you give a financial statem	nent to anyone about your business? Include all financial
	No.			
	Yes. Fill in the detail	ls.		
	_	Date is:	sued	
Part 12	Sign Below			
18 U	.S.C. §§ 152, 1341, 1 /s/ Blake Conrad	,	×	
*	Signature of Debtor			re of Debtor 2
	Date 05/30/2018		Date	
	MM / DD /	YYYY	N	MM / DD / YYYY
Did y	ou attach additiona	l pages to Your Statement o	of Financial Affairs for Indiv	viduals Filing for Bankruptcy (Official Form 107)?
	No			
	res .			
Did y	ou pay or agree to	pay someone who is not an	attorney to help you fill ou	bankruptcy forms?
<b></b>	No			
□ <b>'</b>	es. Name of perso	n		Attach the Bankruptcy Petition Preparer's Notice,  Declaration, and Signature (Official Form 119).

Fill in this	Caso 19 information to identif		lod 05/20	/18 Entered 05/30/18 16:44:54 3 of 57	4 Desc Main	
Dilition	Blake	Conrad	Born			
Debtor 1	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing	g) First Name	Middle Name	Last Name			
United State	es Bankruptcy Court for t	he : <u>NORTHERN</u> District of <u>IL</u>	LINOIS_			
Case Numb	per		(State)		Check if this is an	
(If known)					amended filing	
Official I	Form 108					
		ion for Individual	a Eilina I	Indox Chanton 7		40/45
		ion for Individual		Inder Chapter 1		12/15
=	individual filing under ave claims secured b	r chapter 7, you must fill out th	is form if:			
		rty and the lease has not expir	ed.			
=		-		tcy petition or by the date set for the meeting of cre	editors,	
whichever is	earlier, unless the co	urt extends the time for cause.	You must also	send copies to the creditors and lessors you list.		
If two married	d people are filing tog	ether in a joint case, both are e	equally respons	sible for supplying correct information.		
Both debtors	must sign and date t	he form.				
Be as comple	ete and accurate as po	ossible. If more space is neede	d, attach a sep	arate sheet to this form. On the top of any addition	al pages,	
write your nai	me and case number	(if known).				
Part 1:	List Your Creditors W	/ho Have Secured Claims				
1. For any cr	<del>-</del>	d in Part 1 of Schedule D: Cred	ditors Who Hav	e Claims Secured by Property (Official Form 106D)	, fill in the	
Identify th	ne creditor and the pro	operty that is collateral		do you intend to do with the property that es a debt?	Did you claim the property as exempt on Schedule C?	
O 1111	'o			Surrender the property		
Creditor'	5			Carrellact the property	☐ No	
Creditor name:	5		🖁	Retain the property and redeem it		
name:				· · ·	∐ No □ Yes	
name:  Descript	tion of			Retain the property and redeem it Retain the property and enter into a		
name:  Descript property	tion of			Retain the property and redeem it Retain the property and enter into a Reaffirmation Agreement.		
name:  Descript	tion of			Retain the property and redeem it Retain the property and enter into a		
name:  Descript property securing	tion of , g debt:			Retain the property and redeem it Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	Yes 	
name:  Descript property	tion of , g debt:			Retain the property and redeem it Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:  Surrender the property	Yes 	
name:  Descript property securing  Creditor' name:	tion of g debt:			Retain the property and redeem it Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:  Surrender the property Retain the property and redeem it	Yes 	
name:  Descript property securing  Creditor name:  Descript	tion of g debt: 's			Retain the property and redeem it Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:  Surrender the property Retain the property and redeem it Retain the property and enter into a	Yes 	
name:  Descript property securing  Creditor name:  Descript property	tion of g debt: 's tion of			Retain the property and redeem it Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:  Surrender the property Retain the property and redeem it Retain the property and enter into a Reaffirmation Agreement.	Yes 	
name:  Descript property securing  Creditor name:  Descript	tion of g debt: 's tion of			Retain the property and redeem it Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:  Surrender the property Retain the property and redeem it Retain the property and enter into a	Yes 	
name:  Descript property securing  Creditor name:  Descript property securing	tion of g debt: 's tion of g debt:			Retain the property and redeem it Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:  Surrender the property Retain the property and redeem it Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	YesNoYes	
name:  Descript property securing  Creditor name:  Descript property securing  Creditor Creditor	tion of g debt: 's tion of g debt:			Retain the property and redeem it Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:  Surrender the property Retain the property and redeem it Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:  Surrender the property	YesNoYesNo	
name:  Descript property securing  Creditor name:  Descript property securing	tion of g debt: 's tion of g debt:			Retain the property and redeem it Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:  Surrender the property Retain the property and redeem it Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:  Surrender the property and redeem it Retain the property and redeem it	YesNoYes	
name:  Descript property securing  Creditor name:  Descript property securing  Creditor name:  Descript property securing	tion of  g debt:  's  tion of g debt:  's			Retain the property and redeem it Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:  Surrender the property Retain the property and redeem it Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:  Surrender the property and redeem it Retain the property and redeem it Retain the property and redeem it Retain the property and enter into a	YesNoYesNo	
name:  Descript property securing  Creditor name:  Descript property securing  Creditor name:  Descript property securing	tion of g debt: 's tion of g debt: 's tion of			Retain the property and redeem it Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:  Surrender the property Retain the property and redeem it Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:  Surrender the property and redeem it Retain the property and redeem it Retain the property and redeem it Retain the property and enter into a Reaffirmation Agreement.	YesNoYesNo	
name:  Descript property securing  Creditor name:  Descript property securing  Creditor name:  Descript property securing	tion of g debt: 's tion of g debt: 's tion of			Retain the property and redeem it Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:  Surrender the property Retain the property and redeem it Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:  Surrender the property and redeem it Retain the property and redeem it Retain the property and redeem it Retain the property and enter into a	YesNoYesNo	
name:  Descript property securing  Creditor name:  Descript property securing  Creditor name:  Descript property securing	tion of  g debt:  's  tion of  g debt:  's  tion of  g debt:			Retain the property and redeem it Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:  Surrender the property Retain the property and redeem it Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:  Surrender the property and redeem it Retain the property and redeem it Retain the property and redeem it Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	_	
name:  Descript property securing  Creditor' name:  Descript property securing  Creditor' name:  Descript property securing  Creditor' name:  Creditor' name:  Descript property securing	tion of  g debt:  's  tion of  g debt:  's  tion of  g debt:			Retain the property and redeem it Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:  Surrender the property Retain the property and redeem it Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:  Surrender the property and redeem it Retain the property and redeem it Retain the property and enter into a Reaffirmation Agreement. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:  Surrender the property and [explain]:	YesNoYesNo	
name:  Descript property securing  Creditor name:  Descript property securing  Creditor name:  Descript property securing	tion of  g debt:  's  tion of  g debt:  's  tion of  g debt:			Retain the property and redeem it Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:  Surrender the property Retain the property and redeem it Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:  Surrender the property and redeem it Retain the property and redeem it Retain the property and redeem it Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	_	

property

Official Form 108

securing debt:

Record # 787104

Reaffirmation Agreement.

Retain the property and [explain]: \_

Page 1 of 2

Debtor 1

Blake

Case 18-15584

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First Name

	ИΙ

List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in Schee	dule G: Executory Contracts and Unexpired Leases (Official For	rm 106G),
fill in the information below. Do not list real estate leases. Unexpir	red leases are leases that are still in effect; the lease period has	not yet
ended. You may assume an unexpired personal property lease if t	he trustee does not assume it. 11 U.S.C. § 365(p)(2).	
Describe your unexpired personal property leases		Will the lease be assumed?
Lessor's name:		□ No
Lessoi s fiame.		
Description of leased		Yes
property:		
		П.,
Lessor's name:		□ No
Description of leased		Yes
property:		
Lessor's name:		No
Description of leased		Yes
property:		
Lessor's name:		No
Description of leased		□Yes
property:		
Lessor's name:		□No
		Yes
Description of leased property:		
1 1 1 2		
Lessor's name:		□No
		Yes
Description of leased property:		
proporty.		
Lessor's name:		□ No
		Yes
Description of leased		
property:		
Part 3: Sign Below		
Under penalty of perjury, I declare that I have indicated my intention	n about any property of my estate that secures a debt and any	
personal property that is subject to an unexpired lease.		
★ /s/ Blake Conrad Born, Sr.  Signature of Debtor 1	Signature of Debtor 2	
Date Dated: 05/30/2018 MM / DD / YYYY	Date MM / DD / YYYY	

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B2030 (Form 2030) (12/15)

# United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In 1	re								
Bla	ke Conrad	Born Sr. / I	Debtor			(	Case No:		
						C	Chapter:	Chapter 7	
			DISCLOS	SURE OF COMPI	ENSATION O	F ATTORNEY I	FOR DEB	TOR	
	npensation p	aid to me w	§ 329(a) and Fed. By thin one year before on behalf of the deb	Bankr. P. 2016(b), It the filing of the f	certify that I a etition in bank	m the attorney for ruptcy, or agreed	r the above to be paid	e named debtor(s to me, for servi	ces
	For legal	services, I h	ave agreed to accep	t	\$800.00				
	Prior to th	ne filing of t	his statement I have	received	\$800.00				
	Balance I	Due		_	\$0.00				
2.	The source	e of the com	pensation paid to m	e was:					
	Deb	tor(s)	Other: (spec	eify)					
3.	The source	e of compen	sation to be paid to	me is:					
	De	btor(s)	Other: (spec	eify)					
4.		e not agreed law firm.	to share the above-		ation with any	other person unle	ess they are	e members and a	ssociates
		law firm.	share the above-disc A copy of the agree						
5.	In return for case, inclu		-disclosed fee, I hav	ve agreed to render	legal service for	or all aspects of the	he bankrup	otcy	
			ebtor' s financial situ	uation, and rendering	ng advice to the	e debtor in determ	nining whe	ther to file a pet	ition in
		ruptcy;	*1: C	1 11		1 1 1:1	1	• 1	
	b. Prepa	iration and i	iling of any petition	, schedules, statem	ents of affairs a	and pian which m	ay be requ	iirea;	
6.	By agreem	nent with the	e debtor(s), the abov	re-disclosed fee doe	es not include the	he following serv	ice:		
	Fee does N	NOT include	any work done pos	t-filing.					
									1
			fy that the foregoing o me for representat	g is a complete state	-	greement or arran	-	r	
		Date: (	05/30/2018	/s/ .	Jon Kurt Clasi	ing			
		Date			nature of Attor				
				Ge	eraci Law L.L.G	C.			

787104 Page 1 of 1 Record #

Name of law firm

### Case 18-15584 Geradi Lawell.05030/Iliaois Interinente 0.51/30/18sin6:44:54 Desc Main

Headquarters: 55 E. Monroe Street, #3400 Chacoumpents 8500 0 Chacoumpents 55 E. Monroe Street, #3400 Chacoumpents 55 E. Monroe

Date: 5/29/2018 Consultation Attorney: CDS Record #: 787-104



### Retainer Agreement Chapter 7 - Prefiling - Agreement to pay for pre-filing services

I retain Geraci Law L.L.C. to represent me in a Chapter 7 Bankruptcy proceeding from now until discharge. For services before filing my
bankruptcy petition in court, I agree to pay a <b>Pre-filing services Flat Fee</b> of \$\frac{\$ 800.00}{} at \$ {} today,
\$ {} per {} starting {} and \${} by debit only. I will obtain from
{} within 60 days of today. Bankruptcy is time-sensitive. After filing in court, any balance on the
pre-filing fee is discharged. We will start preparing your documents as soon as you sign this contract. Work before signing is no charge.
The flat fee for work before filing pays for all work necessary to file this bankruptcy petition in court. Excluded: appearance in
non-bankruptcy court or proceeding; taking calls from your creditors or collectors. <b>Advantage of "flat fee", rather than hourly:</b> you know in
advance your entire cost unless additional work is required and it usually is cheaper, but you may choose to pay for our services billed at
hourly rates of \$75 -\$450/hour, and pay in advance a security retainer, which may cost you more, or less than a flat fee. Advance Payment
Retainer. Payments on flat fee or hourly become our property on payment and are deposited into our operating account, not into a client
trust account. We will refund unearned fees. You may enter into a security retainer agreement with another law firm: we will not because we
have found flat fees avoid surprises and a bill you did not expect. Payments before filing are applied first to fees, then to costs. After filing,
payments reimburse costs first, then fees. We may advance costs after filing.
Prepayment for services after filing: If you decide to pay, before filing in court, any amount in excess of the pre-filing Flat Fee, that will be applied to
the Flat Fee for post-filing services first, and then to costs. All fees become our property on payment and will be deposited into our operating account.
Excluded from Flat Fee: If you pre-pay for post filing services, the following are <u>not</u> included in the Estimated Flat Fee after filing, and will be charged at \$75.450 per hours missed section 244 meetings, emergence to substitute and provided in the Estimated Flat Fee after filing, and will be charged at \$75.450 per hours missed section 244 meetings, emergence to substitute and provided in the Estimated Flat Fee after filing, and will be charged at \$75.450 per hours missed section 244 meetings, emergence to substitute the substitute of the subs
at \$75-450 per hour: missed section 341 meetings; amendments to schedules; any motions including to reopen, avoid judgment liens, dismiss, for enlargement of time; contested matters such as objections to exemptions; attending rule 2004 examinations; reviewing documents that we did not
specifically request from you; appearance in adversary proceedings or other courts will be billed at hourly rates.
After we file your Chapter 7 bankruptcy in Court, we estimate your Flat Fee for all services after filing with the Clerk, until case
closing to be \$1,200.00 plus \$335 Court cost reimbursement if applicable total: \$1,535.00 . The same services listed in the paragrah
above are not included in the Flat Fee for services after filing.
Payment by you for any post-filing services is entirely voluntary: Even if you refuse or are unable to pay us for post-filing services, we will
perform all flat fee services through discharge. We will not withdraw for non-payment of flat fee services such as appearing at the first meeting of creditors
and reaffirmations. For services that are not included in the Estimated Flat Fee after filing, we will represent you unless we ask the Court for leave to
withdraw as your attorney or unless local rules do not require us to represent you, such as in an adversary proceeding. A separate agreement may be
required in order to create any obligation to pay us for services and costs after filing, or for Additional Fees. The Bankruptcy Code allows you to pay us
voluntarily after filing, but we prefer a written agreement so there are no misunderstandings.
Pre-filing Termination. Pre-filing, if you decide not to proceed, delay, fail to respond, fail to pay my attorneys or provide all information & sign my
petition according to this schedule, I agree that Geraci Law may discontinue work and charge me for the work done to date at hourly rates shown above.
We will only refund fees not earned. Wisconsin: We will submit any unresolved dispute about the fee to binding arbitration within 30 days of receiving
written notice of the dispute. You may file a claim with the Wisconsin Lawyers' Fund for Client Protection, State Bar of Wisconsin, P.O. Box 7158, Madison,
WI 53707 if the we fail to provide a refund of unearned advanced fees. If you dispute the amount of the fee and want that dispute to be submitted to binding
arbitration, you must provide written notice of the dispute to Geraci Law within 30 days of the mailing of the accounting. If we are unable to resolve the
dispute to the satisfaction of you within 30 days after notice of the dispute from the client, we shall submit the dispute to binding arbitration.
Time matters: You agree: to fully cooperate with us and provide all information required; use Client Corner and not to cause excessive work; that
more than one attorney or staff will work on your file there is no extra charge for the entire Geraci Law Team, unlike single attorney "law firms". Change in
circumstances: This flat fee is based on the facts you told us. If that changes, your fee may change. Exemption laws only protect a limited amount of
property. File Chapter 13 if you have property not claimed as exempt, or risk turn over "non-exempt" property to a Trustee. No guarantee of Discharge:
Creditors or others may object to a chapter 7 discharge of certain debts or to any discharge, for a variety of reasons. Debts not discharged: student
loans; educational debts and tuition; most tax debts; undisclosed debts; maintenance or support; fines; fraud, stealing or intentional injury claims, debts
after filing including HOA dues; other debts listed in your info folder as usually not discharged. No discharge if you don't take the 2nd educational course. I will not transfer or acquire any property or incur any credit or debt before filing, and I must make full disclosure of all income, expenses, debts
and assets on my bankruptcy petition as of the date I sign it. I AGREE TO READ EVERY PAGE AND EVERY LINE OF MY PETITION BEFORE I SIGN IT
AND TO MAKE SURE THAT IT IS COMPLETE AND CORRECT.
CAK Blackton
Date: J V / Y X Y Debter X X Y Debter X X X X X X X X X X X X X X X X X X X
Blake Born (Debtor) (Joint Debtor)

\_ Attorney for the Debtor(s), Representing Geraci Law L.L.C.

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Blake Conrad Born Sr. / Debtor

Bankruptcy Docket #:

Judge:

#### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 05/30/2018 /s/ Blake Conrad Born, Sr.

Blake Conrad Born, Sr.

X Date & Sign

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<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

#### UNITED STATES BANKRUPTCY COURT

# NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Blake Conrad Born Sr. / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### **Chapter 11:** Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 05/30/2018	/s/ Blake Conrad Born, Sr.	
	Blake Conrad Born, Sr.	_
Dated: 05/30/2018	/s/ Jon Kurt Clasing	
	Attorney: Jon Kurt Clasing	_

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Debto	r 1	Blake	Conrad	Born	Case Nu	mber (if known)		
		First Name	Middle Name	Last Name				
							,	
Par	16:	Answer These Questions	for Reporting Purposes					
16.		nat kind of debts do u have?	as "incurred by a No. Go to lime. Yes. Go to lime.	n individual primari le 16b. ne 17. s primarily busin	umer debts? Consumer debts ly for a personal, family, or hous ess debts? Business debts ar or through the operation of the	sehold purpose re debts that yo	ou incurred to obtain	
			□No. Go to lir □Yes. Go to li	ne 16c. ·				
			16c. State the type of	debts you owe that	t are not consumer debts or bus	iness debts.		
	occurrence of							
17.		e you filing under apter 7?	No. I am not fili	ng under Chapter 7	. Go to line 18.			
	n-	4! 4!_ 4!_ 4 _ 44			o you estimate that after any ex			
		you estimate that after y exempt property is	administrat	ive expenses are p	aid that funds will be available to	o distribute to t	unsecured creditors?	
	-	cluded and	No.					
		ministrative expenses	Yes.					
		paid that funds will be allable for distribution	_					
		unsecured creditors?						
			1-49		<b>1</b> ,000-5,000		<b>25,001-50,000</b>	
18.		w many creditors do u estimate that you	<b>□</b> 50-99		☐ 1,000-3,000 ☐ 5,001-10,000		50,001-100,000	
	owe	-	100-199		10,001-25,000		☐ More than 100,000	
		,	200-999		10,001-20,000		More than 100,000	
ON CHARLES	**********		MI IMPORTO CONTINUENTO CONTINU		TT 64 000 004 640:		Flaces one and addition	***************************************
19.		w much do you imate your assets to	\$0-\$50,000 \$50,001-\$100,00	nn	\$1,000,001-\$10 million \$10,000,001-\$50 million		\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion	
		worth?	\$100,001-\$500,0		\$50,000,001-\$30 million		□\$10,000,000,001-\$10 billion	
			\$500,001-\$1 mill		□ \$100,000,001-\$500 million		☐More than \$50 billion	
20.	Ho	w much do you	\$0-\$50,000		☐ \$1,000,001-\$10 million		□\$500,000,001-\$1 billion	-
20.		imate your liabilities	\$50,001-\$100,00	00	☐ \$10,000,001-\$50 million		\$1,000,000,001-\$10 billion	
	to k	<u>-</u>	\$100,001-\$500,0		☐ \$50,000,001-\$100 million		□\$10,000,000,001-\$50 billion	
			☐ \$500,001-\$1 mill	ion	□ \$100,000,001-\$500 million		☐ More than \$50 billion	
Par	+ 7·	Sign Below						
I- ar		Sign Below						
For	you		I have examined this p correct.	etition, and I declar	e under penalty of perjury that t	he information	provided is true and	
					am aware that I may proceed, if nd the relief available under eac			
					pay or agree to pay someone when otice required by 11 U.S.C.		torney to help me fill out	
			I request relief in accor	dance with the cha	pter of title 11, United States Co	ode, specified i	n this petition.	
				can result in fines	ncealing property, or obtaining oup to \$250,000, or imprisonmen			
			· R/a	h_C	16 ×			
			Signature of Deb	tor 1		Signature of D	Debtor 2	-
			•	5 30		J 21	<del></del>	
			Executed on	ノ <sub>1</sub> 30 <sub>120</sub>	18	Executed on		
			EXCOURSE OF	MM / DD / YYYY	,	Excoured UII	MM / DD / YYYY	

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formation to ident	ify your case:	
Blake	Conrad	Born
First Name	Middle Name	Last Name
First Name	Middle Name	Last Name
Bankruptcy Court for	the: <u>NORTHERN</u> District of	ILLINOIS (State)
·		<del></del>
	Blake First Name First Name Bankruptcy Court for	First Name Middle Name  First Name Middle Name  Bankruptcy Court for the : <u>NORTHERN</u> District of

#### Official Form 106 Dec

### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an attorney to	hełp you fill out bankruptcy forms?
No	•
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	and schedules filed with this declaration and that they are true and
*Bh CB	<b>x</b>
Signature of Debtor 1	Signature of Debtor 2
Date 5 30 /2018 MM / DD / YYYY	DateMM / DD / YYYY

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Debtor 1	Blake	Conrad	Born	Case Number (if known)	
	First Name	Middle Name	Last Name		
	hin 2 years before you titutions, creditors, or c		l you give a financial statement	to anyone about your business? Include all financial	
	No.				
	Yes. Fill in the details.	· mmonet, a	ST LAND DOWNSON STORES		
9	·	Date is	sued	•	
Part 12	Sign Below				
ansv in co	vers are true and correc	ct. I understand that mal	king a false statement, conceali	s, and I declare under penalty of perjury that the ing property, or obtaining money or property by fraud onment for up to 20 years, or both.  f Debtor 2	
DOWNOOM PROPERTY WITH THE REAL PROPERTY OF THE REAL	Date 5 1.30 /20	018_ YY	DateMM	/ DD / YYYY	
Did y	you attach additional pa	ages to Your Statement	of Financial Affairs for Individu	uals Filing for Bankruptcy (Official Form 107)?	
š —	No Yes				
Did	you pay or agree to pay	someone who is not ar	attorney to help you fill out ba	nkruptcy forms?	
	No				
	Yes. Name of person _			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)	<b>).</b>

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Page 53 of 57 Document Case Number (if known) Conrad Debtor 1 Last Name First Name List Your Unexpired Personal Property Leases Part 2: For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it, 11 U.S.C. § 365(p)(2). Obstation Will the lease be assumed? Describe your unexpired personal property leases □ No Lessor's name: ☐ Yes Description of leased property: ☐ No Lessor's name: ☐ Yes Description of leased property: ☐ No Lessor's name: Yes Description of leased property: □No Lessor's name: Yes Description of leased property: □No Lessor's name: ☐Yes Description of leased property: □No Lessor's name: Yes Description of leased property: ☐ No Lessor's name: ☐ Yes Description of leased property: Part 3: Sign Below Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any

personal property that is subject to an unexpired lease.

Signature of Debtor 2

MM / DD / YYYY

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## DISCLAIMER Debtors have read and agree:

- Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume

18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!

Blake Conrad Born, Sr.

X Date & Sign

Case 18-15584 Doc 1 Filed 05/30/18 Entered 05/30/18 16:44:54 Desc Main Document Page 55 of 57

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Blake Conrad Born Sr. / Debtor

Bankruptcy Docket #:

Judge:

## **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 2/2018

Blake Conrad Born, Sr.

X Date & Sign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

# Case 18-15584 Doc 1 Filed 05/30/18 Entered 05/30/18 16:44:54 Desc Main Document Page 56 of 57

	Diele	Conrad	Born	Cas	se Number (if knov	vn)				_
Debtor 1	Blake First Name	Middle Name	Last Name							. 1
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For	/ou									
For	your spouse									
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14. Ho	w do the lines com	pare?								
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146		re than line 13. On the top of p nd fill out Form 122A-2.	page 1, check box 2, The presumption	on of abuse is o	letermined by Fo	orm 1	22A-2.			
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WW.Prace/Company Annual	By signing here,	Ideclare under penalty of peri	ury that the information on this states	ment and in an	y attachments is	true	and com	ect.		
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701,400,140		ing 14h, fill out Form 122A-2 a								

Form B 201A, Notice to Consumer Debtor(s)

in re Blake Conrad Born Sr. / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

## Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

## Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 12018

Blake Conrad Born, Sr.

X Date & Sign

Dated: 5 /3 U/2018

Record # 787104

Form B 201A, Notice to Consumer Debtor(s)

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